

**Certificate of Notice Page 1 of 5**  
 United States Bankruptcy Court  
 District of Massachusetts

In re:  
 Andre Bisasor  
 Debtor

Case No. 15-13369-jnf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0101-1

User: sas  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 56

Date Rcvd: Jan 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2016.

db +Andre Bisasor, 3000 Presidents Way #3413, Dedham, MA 02026-4581  
 aty +David G. Baker, 236 Huntington Avenue, Ste. 306, Boston, MA 02115-4701  
 aty +Donna Ashton, Ashton Law PC, 28 Church Street, Apt.10, Winchester, MA 01890-2538  
 aty +John C. Ottenberg, Ottenberg & Dunkless LLP, 101 Arch St., Boston, MA 02110-1117  
 smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, BOSTON, MA 02114-9564  
 op +David G. Baker, 236 Huntington Ave., Suite 302, Boston, MA 02115-4701  
 cr +Foley Hoag LLP, 155 Seaport Boulevard, Boston, Ma 02210-2600, UNITED STATES  
 cr +Greystar Management Services LP as agent for owner, 1000 Presidents Way,  
 Dedham, MA 02026-4557  
 19583412 +Citizens Bank/RBS Citizens Financial Group, One Citizens Plaza, Providence, RI 02903-1345  
 19583476 Comcast, P.O. Box 1577, Newark, NJ 07101-1577  
 19583475 +Comcast-Boston, 3303 Main St., Springfield, MA 01107-1133  
 19583495 +Diamond Resorts International, 10600 West Charleston Boulevard, Las Vegas, NV 89135-1260  
 19583410 Direct Loan SVC System, P.O. Box 5609, Greenville, TX 75403-5609  
 19583409 Educational Computer Systems, Inc. (ESCI), 181 Montour Run Road, Coraopolis, PA 15108-9408  
 19583500 Foley Hoag LLP, Seaport West, 155 Seaport Boulevard, Boston, MA 02210-2600  
 19583498 +Goldstein and Feuer, 678 Massachusetts Ave., Suite 702, Cambridge, MA 02139-3363  
 19591405 +Massachusetts Department of Revenue, Bankruptcy Unit, P.O. Box 9564,  
 Boston, MA 02114-9564  
 19613145 +Midland Credit Management Inc as agent for, Midland Funding LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 19583480 +Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
 19649322 Navient Solutions, Inc. on behalf of Dpt of ED, Navient Solutions, Inc.,  
 Department of Education Loan Services, PO Box 9635, Wilkes-Barre, PA 18773-9635  
 19583496 +Norfolk Law Library, 649 High Street, Dedham, MA 02026-1831  
 19583408 Oral Roberts University, 7777 S. Lewis Ave., P.O. Box 700895, Tulsa, OK 74170-0895  
 19583501 +Ottenberg & Dunkless LLP, 99 Summer Street, Suite 100, Boston, MA 02110-1221  
 19583499 +Pathway Law/C.G. Lang, 1842 Centre Street, West Roxbury, MA 02132-1911  
 19583502 +RAR2 Jefferson at Dedham Station MA Inc., 1000 Presidents Way, Dedham, MA 02026-4557  
 19583404 Sallie Mae, 300 Continental Dr., Newark, DE 19713-4322  
 19583407 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
 (address filed with court: US Department of Education AFSA, P.O. Box 7202,  
 Utica, NY 13504-7202)  
 19583472 +Verizon Wireless, P.O. Box 4003, Acworth, GA 30101-9004  
 19583473 Verizon Wireless, P.O. Box 1548, Lynwood, WA 98046-1548  
 19583497 +Warshaw, DiCarlo & Associates, P.C., 77 Newbury Street, Boston, MA 02116-2933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJAQUINO.COM Jan 13 2016 23:13:00 John Aquino, Anderson Aquino LLP,  
 240 Lewis Wharf, Boston, MA 02110-3927  
 smg +E-mail/Text: duabankruptcy@detma.org Jan 13 2016 23:19:46 CHIEF COUNSEL, LEGAL DEPARTMENT,  
 DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS,  
 19 STANIFORD STREET, 1ST FLOOR, BOSTON, MA 02114-2502  
 ust +E-mail/Text: ustpregion01.bo.ecf@usdoj.gov Jan 13 2016 23:19:43 John Fitzgerald,  
 Office of the US Trustee, J.W. McCormack Post Office & Courthouse,  
 5 Post Office Sq., 10th Fl, Suite 1000, Boston, MA 02109-3901  
 19632721 EDI: AIS.COM Jan 13 2016 23:13:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 19583465 EDI: BANKAMER.COM Jan 13 2016 23:13:00 Bank of America, P.O. Box 982235,  
 El Paso, TX 79998-2235  
 19649504 EDI: BL-BECKET.COM Jan 13 2016 23:13:00 CAPITAL ONE, N.A., c/o Becket & Lee, LLP,  
 POB 3001, Malvern, PA 19355-0701  
 19581729 +E-mail/Text: bankruptcy@cavps.com Jan 13 2016 23:19:49 Cavalry Investments, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 19583483 E-mail/Text: bankruptcy@cavps.com Jan 13 2016 23:19:49 Cavalry Portfolio Services,  
 c/o Original Creditor:, Credit One Bank NA, 500 Summit Lake Drive,  
 Valhalla, NY 10595-1340  
 19583466 EDI: CHASE.COM Jan 13 2016 23:13:00 Chase Card, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 19583485 EDI: RCSFNBMARIN.COM Jan 13 2016 23:13:00 Credit One Bank, P.O. Box 98872,  
 Las Vegas, NV 89193-8872  
 19583484 EDI: RCSFNBMARIN.COM Jan 13 2016 23:13:00 Credit One Bank, P.O. Box 98873,  
 Las Vegas, NV 89193-8873  
 19583486 E-mail/Text: bankruptcynotices@eversource.com Jan 13 2016 23:19:52 Eversource,  
 P.O. Box 660369, Dallas, TX 75266-0369  
 19583468 +EDI: RMSC.COM Jan 13 2016 23:13:00 GECRB/Walmart, P.O. Box 965024,  
 Orlando, FL 32896-5024  
 19583478 EDI: HFC.COM Jan 13 2016 23:13:00 HSBC Bank, P.O. Box 9, Buffalo, NY 14240-0009  
 19583477 EDI: HFC.COM Jan 13 2016 23:13:00 HSBC Best Buy, P.O. Box 9, Buffalo, NY 14240-0009  
 19583467 EDI: CBSKOHL.COM Jan 13 2016 23:13:00 Kohls/Capital One, P.O. Box 3115,  
 Milwaukee, WI 53201-3115  
 19583479 EDI: MID8.COM Jan 13 2016 23:13:00 Midland Credit Mgmt. Inc., 8875 Aero Drive, Suite 200,  
 San Diego, CA 92123-2255

District/off: 0101-1

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Form ID: 309A

Page 2 of 2  
Total Noticed: 56

Date Rcvd: Jan 13, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

19630380 E-mail/Text: nstarbankruptcynotices@nu.com Jan 13 2016 23:19:51 Nstar Electric,  
One Nstar Way, Westwood, MA 02090  
19583406 EDI: NAVIENTFKASMSERV.COM Jan 13 2016 23:13:00 Navient, P.O. Box 9500,  
Wilkes-Barre, PA 18773-9500  
19583481 EDI: PRA.COM Jan 13 2016 23:13:00 Portfolio Recovery Assoc., Riverside Commerce Center,  
120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4962  
19610758 EDI: PRA.COM Jan 13 2016 23:13:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
19583474 +E-mail/Text: Supportservices@receivablesperformance.com Jan 13 2016 23:19:56  
Receivables Performance Management LLC, 20816 44th Ave. W, Lynnwood, WA 98036-7744  
19583469 EDI: RMSC.COM Jan 13 2016 23:13:00 SYNCB/Wal-Mart, P.O. Box 965024,  
Orlando, FL 32896-5024  
19583404 EDI: SALLIEMAEBANK.COM Jan 13 2016 23:13:00 Sallie Mae, 300 Continental Dr.,  
Newark, DE 19713-4322  
19583470 EDI: WTRRNBBANK.COM Jan 13 2016 23:13:00 Target National Bank, c/o Target Credit Services,  
P.O. Box 673, Minneapolis, MN 55440-0673  
19583471 EDI: VERIZONWIRE.COM Jan 13 2016 23:13:00 Verizon Wireless/Southeast, P.O. Box 26055,  
Minneapolis, MN 55426-0055  
19583411 EDI: WFFC.COM Jan 13 2016 23:13:00 Wells Fargo Educ. Finance, P.O. Box 5185,  
Sioux Falls, SD 57117-5185

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

19583482 ##+Capital Recovery Systems, 249 South Street, Plainville, MA 02762-1507  
19583405 ##Navient, 300 Continental Dr., Newark, DE 19713-4322

TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security  
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the  
bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 13, 2016 at the address(es) listed below:

David G. Baker on behalf of Other Professional David G. Baker  
bkdavel@verizon.net;ecf@bostonbankruptcy.org  
Donna Ashton on behalf of Creditor Greystar Management Services LP as agent for owner  
RAR2-Jefferson at Dedham Station MA Inc. dma@ashton-law.com  
John Aquino jja@andersonaquino.com, jaquino@ecf.epiqsystems.com  
John Fitzgerald USTPRegion01.BO.ECF@USDOJ.GOV  
John C. Ottenberg on behalf of Creditor Foley Hoag LLP ottenberg@odllp.com

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Andre Bisasor</b>	Social Security number or ITIN	<b>xxx-xx-9859</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>District of Massachusetts</b>	Date case filed in chapter	<b>13 8/27/15</b>
Case number:	<b>15-13369 -jnf</b>	Date case converted to chapter	<b>7 1/6/16</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered. **PLEASE DO NOT FILE A PROOF OF CLAIM UNLESS YOU RECEIVE NOTICE TO DO SO.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

**To protect your rights, you may wish to consult an attorney.** All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed in line 6 or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other document in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Andre Bisasor	
2. All other names used in the last 8 years		
3. Address	3000 Presidents Way #3413 Dedham, MA 02026	
4. Debtor's attorney Name and address	Andre Bisasor 3000 Presidents Way #3413 Dedham, MA 02026	Contact phone _____ Email: <u>None</u>
5. Bankruptcy trustee Name and address	John Aquino Anderson Aquino LLP 240 Lewis Wharf Boston, MA 02110	Contact phone (617) 723-3600 Email: <u>jia@andersonaquino.com</u>

For more information, see page 2&gt;

Debtor **Andre Bisasor**Case number **15-13369 -jnf**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U. S. Bankruptcy Court J.W. McCormack Post Office & Court House 5 Post Office Square, Suite 1150 Boston, MA 02109-3945	Hours open: Monday-Friday 8:30am-5:00pm  Contact phone 617-748-5300  Date: 1/13/16
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>February 2, 2016 at 10:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>J.W. McCormack Post Office &amp; Court House, 5 Post Office Square, Room 325-B, Boston, MA 02109</b>
<b>8. Presumption of abuse</b> If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  Papers and any required fee must be received by the bankruptcy clerk's office <b>no later than 4:30 PM (Eastern Time)</b> by the deadlines listed.	<div> <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> <b>Filing deadline:</b> 4/4/16         </div> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <div> <b>Deadline to object to exemptions:</b>            The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.         </div> <div> <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors         </div>	
<b>10. Deadline to file §503(b)(9) requests:</b>	Requests under Bankruptcy Code §503(b)(9)(goods sold within twenty(20) days of bankruptcy) must be filed in the Bankruptcy Clerk's office. <div> <b>Filing deadline:</b> 60 days from the first date set for the meeting of creditors         </div>	
<b>11. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. <b>Do not include this notice with any filing you make with the court.</b>	
<b>12. Discharge of Debts</b>	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2),(4), or (6), you must file a complaint or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on line 9 of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.	

For more information, see page 3&gt;

Debtor **Andre Bisasor**Case number **15-13369 -jnf**

<b>13. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.
<b>14. Financial Management Training Program Deadline for the Debtor</b>	<b>Deadline for debtor to attend a financial management training program approved by the United States Trustee: Sixty (60) days from the first date set for the meeting of creditors.</b> The discharge will not enter if the debtor fails to attend a financial management-training program approved by the United States Trustee or if the debtor attends such training and fails to file a certificate of completion with the U.S. Bankruptcy Court. The training is in addition to the pre-bankruptcy counseling requirement. A list of approved courses may be obtained from the United States Trustee or from the court's website at <a href="http://www.mab.uscourts.gov">www.mab.uscourts.gov</a> .
<b>15. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.